

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

STATE OF NEBRASKA, et al.,

*Plaintiffs,*

v.

No. 4:22-cv-01040

JOSEPH R. BIDEN, Jr.,  
in his official capacity as the President of  
the United States of America, et al.,

*Defendants.*

**DECLARATION OF JAMES A. CAMPBELL**

I, James A. Campbell, hereby declare and state as follows:

1. I am an attorney for the State of Nebraska, a plaintiff in this case. I am over the age of 21 and make this declaration based on my own personal knowledge. I submit this declaration with Plaintiffs' reply memorandum in support of their motion for preliminary injunction. In order not to confuse the exhibits attached to this declaration and the exhibits attached to my prior declaration in this case (which included Exhibits A through D), I am starting the lettering of the exhibits attached to this declaration with Exhibit E.

2. Attached as **Exhibit E** is a true and correct copy of a website published by Federal Student Aid, an Office of the U.S. Department of Education, outlining the Biden Administration's mass student loan cancellation program. It was downloaded from <https://studentaid.gov/debt-relief-announcement/one-time-cancellation> after September 29, 2022. It thus captures the changes made to the website on that day.

3. Attached as **Exhibit F** is a true and correct copy of a website published by Federal Student Aid, an Office of the U.S. Department of Education, explaining consolidated federal

student loans and the process for consolidation. It was downloaded from <https://studentaid.gov/manage-loans/consolidation>.

4. Attached as **Exhibit G** is a true and correct copy of a fact sheet from the Biden Administration discussing its plan for student debt cancellation published on September 20, 2022. It was downloaded from <https://www.whitehouse.gov/briefing-room/statements-releases/2022/09/20/fact-sheet-the-biden-harris-administrations-plan-for-student-debt-relief-could-benefit-tens-of-millions-of-borrowers-in-all-fifty-states/>.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Executed on October 11, 2022.



James A. Campbell

# EXHIBIT

# E

## One-Time Student Loan Debt Relief

On Aug. 24, 2022, the Biden-Harris Administration announced a [Student Debt Relief Plan](#) that includes one-time student loan debt relief targeted to low- and middle-income families.

The U.S. Department of Education (ED) will provide up to \$20,000 in debt relief to Federal Pell Grant recipients and up to \$10,000 in debt relief to non-Pell Grant recipients. Borrowers with loans held by ED are eligible for this relief if their individual income is less than \$125,000 (or \$250,000 for households).

Get up to **\$20,000**  
in federal student  
loan debt relief  
based on your  
income.



### What Do I Need to Know?

An online form will be available in October 2022. Here are some steps you can take now and in the future.

### Step 1: Check if you're eligible

You're eligible for student loan debt relief if your annual federal income was below \$125,000 (individual or married, filing separately) or \$250,000 (married, filing jointly or head of household) in 2020 or 2021.

- **\$20,000 in debt relief:** If you received a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$20,000 in debt relief.
- **\$10,000 in debt relief:** If you did not receive a Pell Grant in college and meet the income threshold, you'll be eligible for up to \$10,000 in debt relief.

### Step 2: Prepare

Here's what you can do to get ready and to make sure you get our updates:

- [Log in to your account on StudentAid.gov](#) and make sure your contact info is up to date. We'll send you updates by both email and text message, so make sure to [sign up to receive text alerts](#). If it's been a while since you've logged in, or you can't remember if you have an account username and password (FSA ID), we offer [tips to help you access your account](#).
- If you don't have a StudentAid.gov account (FSA ID), you should [create an account](#) to help you manage your loans.
- Make sure your loan servicer has your most current contact information so they can reach you. If you don't know who your servicer is, you can [log in](#) and see your servicer(s) in your account dashboard.
- To be notified when the process has officially opened, sign up at the [Department of Education subscription page](#).

### Step 3: Submit your application (when available)

The application will be available online in October 2022.

We'll share updates on this page and send you an email when the application is available. You'll have until Dec. 31, 2023, to submit your application.

## How Do I Know If I Ever Received a Federal Pell Grant?

Federal Pell Grants typically are awarded to undergraduate students with low or moderate income.

Most borrowers can log in to StudentAid.gov to see if they received a Pell Grant. We display information about the aid you received, including Pell Grants, on your account dashboard and your “My Aid” pages.

### [Log In to Your Account](#)

When you apply for debt relief, we'll make sure all borrowers who received a Pell Grant receive the full benefit of up to \$20,000 in relief if they meet the income requirements. ED has data on all borrowers who received a Pell Grant. If you received a Pell Grant prior to 1994, that information won't display in StudentAid.gov, but you'll still receive the full benefit.

**If I have a Pell Grant, do I need to do anything to get the full \$20,000 in debt relief?**



Yes. You just need to submit your application for debt relief. We have a record of every student who has ever received a Federal Pell Grant. When you submit your application, we'll check our records to determine if you have a Pell Grant, which would qualify you for up to \$20,000 in debt relief. You don't need to take any additional action to show us that you received a Pell Grant.

**Do I still qualify for the full \$20,000 in debt relief if I received only one Pell Grant?**



Yes. As long as you received at least one Pell Grant of any amount, you qualify for \$20,000 in debt relief. This debt relief will be applied to eligible loans, such as

undergraduate, graduate, or parent loans. It doesn't matter if the Pell Grant was used for the same program of study or at the same school as your federal student loan(s).

**If I have parent PLUS loans and my child received a Pell Grant, can my child's \$20,000 in debt relief be applied to my parent PLUS loans?**



No. The debt relief will be applied only to your child's loan(s).

If a dependent student received a Pell Grant, up to \$20,000 in debt relief will be applied to the student's loans—not to any loans their parent may have taken out.

A parent who has taken out loans—including loans for their own studies or parent PLUS loans for their child—may qualify for debt relief if they meet the income eligibility criteria. If a parent also received a Pell Grant for their own studies, then the parent borrower may be eligible for up to \$20,000 in relief on their loans. Otherwise, the parent borrower may be eligible for up to \$10,000 in debt relief.

## Which Loans Are Eligible?



### Most federal student loans are eligible

Undergraduate and Graduate Direct Loans

Parent PLUS and Grad PLUS Loans

Consolidation Loans

Underlying loans disbursed on or before June 30, 2022

Federal Family Education Loan (FFEL)

Program Loans held by ED

Perkins Loans held by ED

Defaulted loans

ED-held or commercially serviced Subsidized, Unsubsidized, parent PLUS, grad PLUS; and Perkins held by ED

The following types of federal student loans with an outstanding balance as of June 30, 2022, are eligible for relief:

- William D. Ford Federal Direct Loan (Direct Loan) Program loans
- Federal Family Education Loan (FFEL) Program loans held by ED or in default at a guaranty agency
- Federal Perkins Loan Program loans held by ED
- Defaulted loans (includes ED-held or commercially serviced Subsidized Stafford, Unsubsidized Stafford, parent PLUS, and graduate PLUS; and Perkins loans held by ED)

This means that subsidized loans, unsubsidized loans, parent PLUS loans, and graduate PLUS loans held by ED are eligible. Consolidation loans are also eligible for relief, as long as all of the underlying loans that were consolidated were ED-held loans and were disbursed on or before June 30, 2022. Additionally, consolidation loans comprised of any FFEL or Perkins loans not held by ED are also eligible, as long as the borrower applied for consolidation before Sept. 29, 2022.

### How do I know what kinds of loans I have?



You can identify your loan types by logging on to StudentAid.gov and selecting “My Aid” in the dropdown menu under your name. In the “Loan Breakdown” section, you’ll see a list of each loan you received. You’ll also see loans you paid off or consolidated into a new loan. If you expand “View Loans” and select the “View Loan Details” arrow next to a loan, you’ll see the more detailed name for that loan.

Direct Loans begin with the word “Direct.” Federal Family Education Loan Program loans begin with “FFEL.” Perkins Loans include the word “Perkins” in the name. If the name of your servicer starts with “Dept. of Ed” or “Default Management Collection System,” your FFEL or Perkins loan is federally managed (i.e., held by ED).

The “My Aid” section will also show you the servicer(s) for your loans.

### Are defaulted loans eligible for debt relief?





Yes, defaulted loans are eligible for debt relief. If you have a remaining balance on your defaulted loan(s) after relief is applied, consider [getting or staying out of default through the Fresh Start initiative](#).

### Are private loans (i.e., non-federal loans) eligible for debt relief?



No. Private (non-federal) loans are not eligible for debt relief. If you consolidated federal loans into a private (non-federal) loan, the consolidated private loan is not eligible for debt relief.

### Are parent PLUS loans and graduate PLUS loans eligible for debt relief?



Yes. All ED-held loans, including PLUS loans for parents and graduate students, are eligible for relief.

### Are Federal Family Education Loan (FFEL) Program loans or Perkins Loans eligible for debt relief?



All loans eligible for the student loan payment pause are also eligible for relief, including loans held by ED and guaranty agencies.

As of Sept. 29, 2022, borrowers with federal student loans not held by ED **cannot** obtain one-time debt relief by consolidating those loans into Direct Loans.

Borrowers with FFEL Program loans and Perkins Loans not held by ED who have applied to consolidate into the Direct Loan program prior to Sept. 29, 2022, are eligible for one-time debt relief through the Direct Loan program.

ED is assessing whether there are alternative pathways to provide relief to

borrowers with federal student loans not held by ED, including FFEL Program loans and Perkins Loans, and is discussing this with private lenders.

## Frequently Asked Questions (FAQs)

### General Info About Debt Relief

#### How can I find out how much debt relief I'll get?



If you meet the income requirements and have eligible loans, the amount of your debt relief will depend on your outstanding balance and whether you received a Federal Pell Grant.

- If you received a Pell Grant, you can receive up to \$20,000 in debt relief.
- If you didn't receive a Pell Grant, you can receive up to \$10,000 in debt relief.

If your outstanding loan balance is less than the maximum amount of debt relief you're eligible for, you'll receive relief only of your full loan balance.

The application for debt relief will be available in October 2022. Once you submit your application, we'll determine your relief amount.

#### What will I need to complete the application?



The application will be a short online form. You won't need your FSA ID, and you won't need to upload any documents to submit your application. Our goal is to provide borrowers a seamless and simple experience, and we're working closely with the servicers who will process the relief.

#### How will I know when debt relief has been applied to my account?



Your loan servicer will notify you when the relief has been applied to your account.

## What happens if I still have a loan balance after debt relief is applied?



Loan balances remaining after relief will be re-amortized, meaning we will recalculate your monthly payment based on your new balance, potentially reducing your monthly payment. Your loan servicer will communicate your new payment amount to you.

## Am I eligible for a refund if I made voluntary payments during the pandemic?



Yes. You will automatically receive a refund of your payments during the payment pause if:

- you successfully apply for and receive debt relief under the Administration's debt relief plan, AND
- your voluntary payments during the payment pause brought your balance below the maximum debt relief amount you're eligible to receive but did not pay off your loan in full.

*For example, if you're a borrower eligible for \$10,000 in relief; had a balance of \$10,500 prior to March 13, 2020; and made \$1,000 in payments since then—bringing your balance to \$9,500 at the time of discharge—we'll discharge your \$9,500 balance, and you'll receive a \$500 refund.*

Other borrowers can still receive refunds on voluntary payments made after March 13, 2020, by contacting their servicer. It's important to note that these refunded payments will increase your loan balance and your monthly payments. If you expect to have a balance after discharge is applied and wish to request a refund, you can do so by contacting your servicer until Dec. 31, 2023.

If you consolidated your loan after March 13, 2020, refunds aren't available for any voluntary payments made prior to the consolidation.

Refund requests can only be made by you and refunded to you, even if someone else made a payment on your loan.

## Do I have to be repaying my loans to be eligible for debt relief?



No. Borrowers are eligible for debt relief regardless of whether they're in repayment, in school, or in grace, as long as they meet the income requirements and have eligible loans.

## If I have multiple loans, can I pick which loans get the relief?



We'll determine how debt relief gets applied to your loans. We'll then provide the guidance to loan servicers, who will process the relief. See below for additional details.

## How will debt relief be applied to my loans?



For borrowers with multiple loans, we'll apply the relief in the following order:

- Defaulted ED-held loans
- Defaulted commercial FFEL Program loans
- Non-defaulted Direct Loan Program loans and FFEL Program loans held by ED
- Perkins Loans held by ED

If you have multiple loans in a program type (e.g., multiple Direct Loan Program loans), we'll apply the relief in the following order:

- Apply relief to loans with highest statutory interest rate.

- If interest rates are the same, apply to unsubsidized loans prior to subsidized loans.
- If interest rate and subsidy status are the same, apply to the most recent loan.
- If interest rate, subsidy status, and disbursement date are the same, apply to the loan with the lowest combined principal and interest balance.

## Will my debt relief be taxed?



One-time student loan debt relief will not be subject to federal income taxes. State and local tax implications will vary.

For most borrowers, you will receive debt relief only if you submit an application. But some borrowers may be eligible for relief without applying. If you would like to opt out of debt relief for any reason—including because you are concerned about a state tax liability—you will be given an opportunity to opt out. (See below, “What if I don't want to receive debt relief?”)

## How do I get help if I have questions or need assistance?



We'll continue to update this page as we have more details. **The program information you can read here is the same information our contact center agents have at this time.** After the online application is live, support for the form will be available at 1-833-932-3439.

## Applying for Debt Relief

### Will any borrowers receive debt relief without applying?



Although most borrowers will have to apply for debt relief, we have income data on hand for around 8 million borrowers. These borrowers will get the relief without applying, unless they choose to opt out (see below, “What if I don't want to receive debt relief?”).

## How will I know if I qualify for debt relief without applying?



If we determine that you qualify for debt relief without applying, we'll send you an email and text message (if you're [signed up for text alerts](#)). You don't have to take any action, unless you would like to opt out (see below, “What if I don't want to receive debt relief?”). We'll provide your information to your loan servicer to process your relief.

We'll use *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) and income-driven repayment application information to identify borrowers—or, as appropriate, parents—who have submitted income data for tax years 2020 or 2021. We'll use this data to determine which borrowers meet the income requirements. If we have borrower data for both years, we'll use the year with the lower income.

## I'm a dependent student. Do I apply based on my income or my parents' income?



If you were enrolled in school as a dependent student for financial aid purposes between July 1, 2021, and June 30, 2022, your eligibility is based on parent income. After you fill out your own application form, we'll contact you so your parent can complete a Parent Income Form.

## When will the online application be available?



The online application will be available in October 2022.

## How do I know if you received my application?



When you submit your application for debt relief, you'll see a page online confirming your form was submitted. You'll also get a confirmation email from us, so make sure we have your most current email address. You can [log in to StudentAid.gov](#) and [review your contact information](#).

## What happens if I applied for Public Service Loan Forgiveness (PSLF)?



We'll identify any borrower who submitted both an application for one-time student loan debt relief and a PSLF form. If you receive one-time student loan debt relief and are then determined to have been eligible for forgiveness under PSLF, we'll adjust your loan and apply the PSLF discharge. The PSLF discharge may provide a refund on certain eligible payments made after the borrower has already made 120 payments.

## How long do I have to apply for debt relief?



You'll have from October 2022 until Dec. 31, 2023, to submit your application for student loan debt relief.

## Is there a paper version of the debt relief application?



Initially, the application will be available only online. A paper version of the form will be made available at a future date, and you'll have until Dec. 31, 2023, to apply.

## What if I don't want to receive debt relief?





For most borrowers, you will receive debt relief only if you submit an application. But if you completed a *Free Application for Federal Student Aid* (FAFSA®) form for the 2022–23 school year or are enrolled in an income-driven repayment plan based on your 2020 or 2021 income, you may be eligible for relief without applying. If you would like to opt out of debt relief for any reason—including because you are concerned about a state tax liability—you'll be given an opportunity to opt out.

## Beware of Scams

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with ED and our loan servicers, and never reveal your personal information or account password to anyone. Our emails to borrowers come from [noreply@studentaid.gov](mailto:noreply@studentaid.gov), [noreply@debtrelief.studentaid.gov](mailto:noreply@debtrelief.studentaid.gov), or [ed.gov@public.govdelivery.com](mailto:ed.gov@public.govdelivery.com). You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting [reportfraud.ftc.gov](https://reportfraud.ftc.gov).

[Learn how to avoid scams and what you can do if you're contacted by a scammer.](#)

## Get Support

We'll continue to update this page as we have more details. **At this time, our contact center agents have the same information you can read here.** After the online form is live, support for the form will be available at 1-833-932-3439.

## Additional Links

[Debt Relief Announcement](#)

[Public Service Loan Forgiveness](#)

[Income-driven Repayment Plans](#)



Who's My Servicer?

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# Federal Student Aid

*An OFFICE of the U.S. DEPARTMENT of EDUCATION*



[usa.gov](https://www.usa.gov) | [ed.gov](https://www.ed.gov)

# EXHIBIT

# F

# Consolidating your federal education loans can simplify your payments, but it also can result in the loss of some benefits.

Learn about consolidation so you can weigh the pros and cons and decide whether a Direct Consolidation Loan is right for you.

## Should I consolidate my loans?

Why

A Direct Consolidation Loan allows you to consolidate (combine) multiple federal education loans into one loan. The result is a single monthly payment instead of multiple payments. Loan consolidation can also give you access to additional loan repayment plans and forgiveness programs.

**There is no application fee to consolidate your federal education loans into a [Direct Consolidation Loan](#).**

You may be contacted by private companies that offer to help you apply for a Direct [Consolidation Loan](#), for a fee. These companies have no affiliation with the U.S. Department of Education (ED) or ED's consolidation loan servicers. There's no need to pay anyone for assistance in getting a Direct Consolidation Loan.

## Should I consolidate my loans?

The answer depends on your individual circumstances.

### Pros

- If you currently have federal student loans that are with different loan servicers, consolidation can greatly simplify loan repayment by giving you a single loan with just one monthly bill.
- Consolidation can lower your monthly payment by giving you a longer period of time (up to 30 years) to repay your loans.
- If you consolidate loans other than Direct Loans, consolidation may give you access to additional income-driven repayment plan options and [Public Service Loan Forgiveness \(PSLF\)](#). (Direct Loans are from the William D. Ford Federal [Direct Loan](#) Program.)
- You'll be able to switch any variable-rate loans you have to a fixed [interest rate](#).

### Cons

- Because consolidation usually increases the period of time you have to repay your loans, you will likely make more payments and pay more in [interest](#) than would be the case if you didn't consolidate.
- When you consolidate your loans, any [outstanding interest](#) on the loans that you consolidate becomes part of the original [principal](#) balance on your consolidation loan, which means that interest may accrue on a higher principal balance than might have been the case if you had not consolidated.
- Consolidation may also cause you to lose certain borrower benefits—such as interest rate discounts, principal rebates, or some loan [cancellation](#) benefits—that are associated with your current loans.
- If you're paying your current loans under an income-driven repayment plan, consolidating those loans will cause you to lose credit for any payments made toward [income-driven repayment plan forgiveness](#).

If consolidation would cause you to lose the benefits associated with some of your current loans and you are working toward earning those benefits, you should not include those loans in your new Direct Consolidation Loan. When you apply for a Direct Consolidation Loan, you don't have to consolidate all of your [eligible loans](#).

For example, if you have Federal Perkins Loans and you are employed in an occupation that would qualify you for [Perkins Loan cancellation](#) benefits, you may not want to include your Perkins Loans when you consolidate. Leaving out your Perkins Loans will preserve the benefits on those loans.



If you want to lower your monthly payment amount but are concerned about the impact of loan consolidation, you might want to consider [deferment or forbearance](#) as options for short-term payment relief, or consider switching to [an income-driven repayment plan](#) for longer-term payment relief.

Once your loans are combined into a Direct Consolidation Loan, they cannot be removed. The loans that were consolidated are paid off and no longer exist.

## What types of loans can be consolidated?

Most federal student loans, including the following, are eligible for consolidation:

- Subsidized Federal Stafford Loans
- Unsubsidized and Nonsubsidized Federal Stafford Loans
- PLUS loans from the Federal Family Education Loan (FFEL) Program
- Supplemental Loans for Students
- Federal Perkins Loans
- Nursing Student Loans
- Nurse Faculty Loans
- Health Education Assistance Loans
- Health Professions Student Loans
- Loans for Disadvantaged Students
- Direct Subsidized Loans
- Direct Unsubsidized Loans
- Direct PLUS Loans
- FFEL Consolidation Loans and Direct Consolidation Loans (only under certain conditions)
- Federal Insured Student Loans
- [Guaranteed Student Loans](#)
- National Direct Student Loans
- National Defense Student Loans
- Parent Loans for Undergraduate Students
- Auxiliary Loans to Assist Students

Private education loans are not eligible for consolidation, but for some Direct Consolidation Loan repayment plans, the total amount of your education loan debt—including any private education loans—determines how long you have to repay your Direct Consolidation Loan.

Direct PLUS Loans received by parents to help pay for a dependent student's education cannot be consolidated together with federal student loans that the student received.

## When can I consolidate my loans?

Generally, you are eligible to consolidate after you graduate, leave school, or drop below half-time enrollment.

## What are the requirements to consolidate a loan?

Here are some of the eligibility requirements for receiving a Direct Consolidation Loan:

- The loans you consolidate must be in repayment or in the grace period.
- Generally, you cannot consolidate an existing consolidation loan unless you include an additional eligible loan in the



consolidation.

- Under certain circumstances, you may reconsolidate an existing FFEL Consolidation Loan without including any additional loans.\*
- If you want to consolidate a defaulted loan, you must either make satisfactory repayment arrangements (defined as three consecutive monthly payments) on the loan before you consolidate, or you must agree to repay your new Direct Consolidation Loan under the Income-Based Repayment (IBR) Plan, the Pay As You Earn (PAYE) Repayment Plan, the Revised Pay As You Earn (REPAYE) Repayment Plan, or the Income-Contingent Repayment (ICR) Plan.
- If you want to consolidate a defaulted loan that is being collected through [garnishment of your wages](#), or that is being collected in accordance with a court order after a judgment was obtained against you, you cannot consolidate the loan unless the wage garnishment order has been lifted or the judgment has been vacated.

\*You may be able to reconsolidate an existing

- delinquent or defaulted FFEL Consolidation Loan and repay your new Direct Consolidation Loan under an income-driven repayment plan;
- FFEL Consolidation Loan in order to qualify for the PSLF Program; or
- FFEL Consolidation Loan to use the no accrual of interest benefit for active duty service members, which states that you're not required to pay the interest that accrues during periods of qualifying active duty military service (for up to 60 months) on the portion of a Direct Consolidation Loan that repaid a Direct Loan Program or FFEL Program loan first disbursed on or after Oct. 1, 2008.

## What is the interest rate on a consolidation loan?

A Direct Consolidation Loan has a fixed interest rate for the life of the loan. The fixed rate is the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest one-eighth of one percent. There is no cap on the interest rate of a Direct Consolidation Loan.

## When do I begin repayment?

Repayment of a Direct Consolidation Loan will begin within 60 days after the loan is disbursed (paid out). Your loan servicer will let you know when the first payment is due.

If any of the loans you want to consolidate are still in the [grace period](#), you have the option of indicating on your Direct Consolidation Loan application that you want the servicer that is processing your application to delay the consolidation of your loans until closer to the grace period end date. If you select this option, you won't have to begin making payments on your new Direct Consolidation Loan until closer to the end of the grace period on your current loans.

## Are there different repayment plans?

Borrowers have different needs, so there are several repayment plans—including income-driven repayment plans, which base your monthly payment amount on your income and family size. You'll select a repayment plan when you apply for a Direct Consolidation Loan. [Learn about repayment plans](#).

## How do I apply for a Direct Consolidation Loan?

[Apply for a Direct Consolidation Loan](#). You can complete and submit the application online, or you can download and print a paper application for submission by U.S. mail.

After you submit your application electronically or by mailing a paper application, the consolidation servicer you selected will complete the actions required to consolidate your eligible loans. The consolidation servicer will be your point of contact for any questions you may have related to your consolidation application.

Unless the loans you want to consolidate are in a deferment, forbearance, or grace period, it's important for you to continue making payments on those loans until your consolidation servicer tells you that they have been paid off by your new Direct Consolidation Loan.

## Whom do I contact if I have questions about consolidation?

This depends on where you are in the consolidation process.

**To ask questions about consolidating your loans before you apply for a Direct Consolidation Loan**, contact the



[Federal Student Aid](#) Information Center (FSAIC) at 1-800-433-3243.

To request technical assistance while you are logged in and completing the *Federal Direct Consolidation Loan Application and Promissory Note* online, either [complete and submit the feedback form](#) or contact FSAIC at 1-800-433-3243.

To ask questions after you have submitted your *Federal Direct Consolidation Loan Application and Promissory Note*, contact the servicer for your new Direct Consolidation Loan. If you submitted your application online, your consolidation servicer’s contact information was provided at the end of the online process. If you submitted a paper application by U.S. mail, your consolidation servicer’s contact information was available when you downloaded or printed the paper application.

Additional Links

- [Repayment Plans](#)
- [Who’s My Student Loan Servicer?](#)
- [Student Loan Deferment](#)

Was this page helpful?\*



# EXHIBIT

# G

SEPTEMBER 20, 2022

# FACT SHEET: The Biden-Harris Administration's Plan for Student Debt Relief Could Benefit Tens of Millions of Borrowers in All Fifty States

Today, the White House released state-by-state data on how the Biden-Harris Administration's plan for student debt relief will benefit borrowers in all fifty states, Washington, D.C., and Puerto Rico. Last month, President Biden announced his Administration's plan to give working and middle-class Americans more breathing room by providing up to \$20,000 in debt relief to Pell Grant recipients and up to \$10,000 to other borrowers. The Biden-Harris Administration expects that over 40 million borrowers are eligible for its student debt relief plan, and nearly 20 million borrowers could see their entire remaining balance discharged.

The student debt relief plan will help borrowers and families continue to recover from the pandemic and prepare to resume student loan payments in January 2023. Nearly 90% of relief dollars will go to those earning less than \$75,000 per year – and no relief will go to any individual or household in the top 5% of incomes in the United States. By targeting relief to borrowers with the highest economic need, the Administration's actions are also likely to help narrow the racial wealth gap. Nearly 71% of Black undergraduate borrowers are Pell Grant recipients, and 65% of Latino undergraduate borrowers are Pell Grant recipients.

The below analysis from the Department of Education includes state-by-state data on the estimated number of individuals eligible for student debt relief, and the estimated number of Pell Grant borrowers eligible for up to \$20,000 of relief within each state.

In the coming weeks, the Department of Education will release additional details on how individuals across the country can benefit from the Administration's student debt relief plan.

For more information, visit [StudentAid.gov/debtrelief](https://StudentAid.gov/debtrelief).

State or Jurisdiction	Estimated Number of Borrowers Eligible for Student Debt Relief (rounded to the nearest hundred)	Estimated Number of Pell Borrowers Eligible for Student Debt Relief (rounded to the nearest hundred)
AK	60,500	37,300
AL	588,000	404,900



AR	365,600	269,000
AS	2,000	1,500
AZ	810,800	554,900
CA	3,549,300	2,340,600
CO	698,100	419,000
CT	454,200	238,200
DC	105,600	60,300
DE	116,900	68,000
FL	2,427,600	1,716,300
GA	1,506,100	1,039,100
GU	6,900	4,500
HI	111,500	65,700
IA	408,700	248,900
ID	201,400	144,900
IL	1,486,600	863,600
IN	856,400	555,500
KS	360,900	225,500
KY	563,300	394,000
LA	608,100	435,200
MA	813,000	401,200
MD	747,100	419,400
ME	175,000	105,300
MI	1,316,000	849,300
MN	729,700	416,300
MO	777,300	502,200
MP	1,400	1,000

MS	417,200	316,400
MT	120,400	78,600
NC	1,190,500	785,500
ND	82,000	49,600
NE	232,100	136,000
NH	175,100	85,300
NJ	1,082,900	590,300
NM	215,900	159,000
NV	315,800	216,900
NY	2,258,800	1,320,100
OH	1,677,800	1,085,700
OK	454,300	321,600
OR	499,000	332,100
PA	1,717,300	988,800
PR	275,500	241,900
RI	133,900	75,300
SC	681,100	458,400
SD	109,100	65,100
TN	795,300	542,000
TX	3,323,200	2,306,700
UT	282,700	206,300
VA	965,100	566,500
VI	7,800	4,700
VT	72,200	37,100
WA	697,600	423,800
WI	685,100	412,700
WV	213,100	145,000

WY	49,600	31,400
Other*	10,900	7,400

*\*Borrowers who are in outlying territories, military zones, or currently outside of the United States*

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